

Imaged Certificate of Notice Page 1 of 4

United States Bankruptcy Court
Central District of CaliforniaIn re:
Dennis Keith Olsen
Susan Joan Kendall-Olsen
DebtorsCase No. 14-23600-MJ
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0973-6

User: admin
Form ID: b18Page 1 of 2
Total Noticed: 48

Date Rcvd: Feb 17, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 19, 2015.

db +Dennis Keith Olsen, 3711 Fox Plain Rd., Corona, CA 92882-8702
 jdb #+Susan Joan Kendall-Olsen, 9329 Amazon Dr., New Port Richey, FL 34655-1663
 cr Exeter Finance Corp., c/o Ascension Capital Group, Arlington, TX 76006
 35787322 +Ccmk/Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
 35787325 +Chase Manhattan Mtge, Po Box 24696, Columbus, OH 43224-0696
 35863470 +Conwell Law LLC, 2411 Crofton Ln, Ste 2A, Crofton MD 21114-1337
 35787331 +Emerg, P.O. Box 723896, Atlanta, GA 31139-0896
 35787332 +Emerge/Fnbo, Po Box 105374, Atlanta, GA 30348-5374
 35787336 +Gmac Mortgage, Po Box 4622, Waterloo, IA 50704-4622
 35787337 +Gtwy/Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
 35787339 +KMA Emergency Services, 3972 Barranca Prkwy, Ste J430, Irvine, CA 92606-1204
 35787338 +NISSAN MOTOR ACCEPTANCE CORPORATION, LOSS RECOVERY, PO BOX 660366, DALLAS TX 75266-0366
 (address filed with court: Infiniti Fin Svcs, 990 W 190th St, Torrance, CA 90502)
 35787343 +Nationstar Mortgage Ll, 350 Highland Dr, Lewisville, TX 75067-4177
 35787344 +Navy Federal Cr Union, Po Box 3700, Merrifield, VA 22119-3700
 35787357 +WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING,
 ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203
 (address filed with court: Wells Fargo Hm Mortgag, 8480 Stagecoach Cir,
 Frederick, MD 21701)
 35787358 +Wf Crd Svc, Po Box 14517, Des Moines, IA 50306-3517

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QKTANDERSON.COM Feb 18 2015 02:58:00 Karl T Anderson (TR),
 700 E Tahquitz Canyon Way Ste H, Palm Springs, CA 92262-6765
 smg EDI: EDD.COM Feb 18 2015 03:03:00 Employment Development Dept., Bankruptcy Group MIC 92E,
 P.O. Box 826880, Sacramento, CA 94280-0001
 smg EDI: CALTAX.COM Feb 18 2015 02:58:00 Franchise Tax Board, Bankruptcy Section MS: A-340,
 P.O. Box 2952, Sacramento, CA 95812-2952
 35787319 EDI: BANKAMER.COM Feb 18 2015 02:53:00 Bk Of Amer, 4161 Piedmont Pkwy,
 Greensboro, NC 27410
 35787317 E-mail/Text: bankruptcy@bbandt.com Feb 18 2015 02:48:33 Bb&T, Po Box 1847,
 Wilson, NC 27894
 35787318 +E-mail/Text: bankruptcy@bbandt.com Feb 18 2015 02:48:34 Bb&T, Po Box 2027,
 Greenville, SC 29602-2027
 35787320 +EDI: BANKAMER2.COM Feb 18 2015 02:58:00 Bk Of Amer, Po Box 17054,
 Wilmington, DE 19850-7054
 35787321 EDI: SEARS.COM Feb 18 2015 02:58:00 Cbusasears, 133200 Smith Rd, Cleveland, OH 44130
 35787324 +EDI: CHASE.COM Feb 18 2015 02:58:00 Chase, 1 Chase Sq, Rochester, NY 14643-0002
 35787323 +EDI: CHASE.COM Feb 18 2015 02:58:00 Chase, Po Box 15298, Wilmington, DE 19850-5298
 35787326 +EDI: CHASE.COM Feb 18 2015 02:58:00 Chase/Cc, Po Box 15298, Wilmington, DE 19850-5298
 35787327 +EDI: CITICORP.COM Feb 18 2015 02:58:00 Citi, Po Box 6241, Sioux Falls, SD 57117-6241
 35787328 +EDI: CITICORP.COM Feb 18 2015 02:58:00 Citi/Shell, Po Box 6497,
 Sioux Falls, SD 57117-6497
 35787329 +EDI: WFNNB.COM Feb 18 2015 02:58:00 Comenity Bank/Lnbryant, Po Box 182789,
 Columbus, OH 43218-2789
 35787330 +EDI: RCSFNBMARIN.COM Feb 18 2015 02:58:00 Credit One Bank Na, Po Box 98875,
 Las Vegas, NV 89193-8875
 35787333 +E-mail/Text: bbagley@enerbankusa.com Feb 18 2015 02:48:34 Enerbank Usa,
 1945 W Parnall Rd Ste 22, Jackson, MI 49201-8658
 35787334 +E-mail/Text: bknotification@exeterfinance.com Feb 18 2015 02:49:38 Exeter Finance Corp,
 Po Box 166097, Irving, TX 75016-6097
 35787335 +EDI: CITICORP.COM Feb 18 2015 02:58:00 Exxmbblciti, Po Box 6497,
 Sioux Falls, SD 57117-6497
 35787341 +EDI: FORD.COM Feb 18 2015 02:58:00 Mazda Amer Cr, 9009 Caruthers Pkwy,
 Franklin, TN 37067-1704
 35787342 +EDI: TSYS2.COM Feb 18 2015 02:53:00 Mcydsnb, 9111 Duke Blvd, Mason, OH 45040-8999
 35787345 +E-mail/Text: EBN_Notifications@OWB.com Feb 18 2015 02:48:40 Onewest Bank,
 6900 Beatrice Dr, Kalamazoo, MI 49009-9559
 35787346 +EDI: SEARS.COM Feb 18 2015 02:58:00 Sears/Cbna, Po Box 6283, Sioux Falls, SD 57117-6283
 35787347 EDI: CITICORP.COM Feb 18 2015 02:58:00 Shell/Citi, Po Box 15687, Wilmington, DE 19850
 35787348 +EDI: RMSC.COM Feb 18 2015 02:58:00 Synccb/Chevron, Po Box 965015, Orlando, FL 32896-5015
 35787349 +EDI: RMSC.COM Feb 18 2015 02:58:00 Synccb/Dillards, Po Box 965024,
 Orlando, FL 32896-5024
 35787350 +EDI: RMSC.COM Feb 18 2015 02:58:00 Synccb/Jcp, Po Box 965007, Orlando, FL 32896-5007
 35787352 +EDI: RMSC.COM Feb 18 2015 02:58:00 Synccb/Mervyns, Po Box 965005, Orlando, FL 32896-5005
 35787353 +EDI: RMSC.COM Feb 18 2015 02:58:00 Synccb/Sams Club, Po Box 965005,
 Orlando, FL 32896-5005
 35787354 +EDI: CITICORP.COM Feb 18 2015 02:58:00 Thd/Cbna, Po Box 6497,
 Sioux Falls, SD 57117-6497
 35787355 +EDI: USAA.COM Feb 18 2015 02:53:00 Usaa Savings Bank, Po Box 47504,
 San Antonio, TX 78265-7504
 35787356 +E-mail/Text: vci.bkcy@vwcredit.com Feb 18 2015 02:48:51 Vw Credit Inc, 1401 Franklin Blvd,
 Libertyville, IL 60048-4460

District/off: 0973-6

User: admin
Form ID: b18

Page 2 of 2
Total Noticed: 48

Date Rcvd: Feb 17, 2015

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

35787359 +EDI: WFFC.COM Feb 18 2015 02:58:00 Wffinance, 800 Walnut St, Des Moines, IA 50309-3504
TOTAL: 32

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Conwell Law LLC
intp Courtesy NEF
cr Nationstar Mortgage, LLC
35787340 Lanebryant
35787351 Synch/Jcp

TOTALS: 5, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security
Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the
bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 19, 2015

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on February 17, 2015 at the address(es) listed below:

Darlene C Vigil on behalf of Interested Party Courtesy NEF cdcaecf@bdfgroup.com
Jason B Cruz on behalf of Joint Debtor Susan Joan Kendall-Olsen jcruz@jcruzlaw.com
Jason B Cruz on behalf of Debtor Dennis Keith Olsen jcruz@jcruzlaw.com
Karl T Anderson (TR) edansie@hotmail.com, kanderson@ecf.epiqsystems.com
Marian Garza on behalf of Creditor Exeter Finance Corp. ecfnofices@ascensioncapitalgroup.com
Marisol A Nagata on behalf of Creditor Nationstar Mortgage, LLC cdcaecf@bdfgroup.com
Scott A Conwell on behalf of Creditor Conwell Law LLC scott@conwellusa.com
United States Trustee (RS) ustpreion16.rs.ecf@usdoj.gov

TOTAL: 8

**United States Bankruptcy Court
Central District Of California**

3420 Twelfth Street, Riverside, CA 92501-3819

DISCHARGE OF DEBTOR

DEBTOR INFORMATION:

Dennis Keith Olsen

BANKRUPTCY NO. 6:14-bk-23600-MJ

CHAPTER 7

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s), (if any): xxx-xx-9030

Employer Tax-Identification (EIN) No(s), (if any): N/A

Debtor Discharge Date: 2/17/15

JOINT DEBTOR INFORMATION:

Susan Joan Kendall-Olsen

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s), (if any): xxx-xx-6005

Employer Tax-Identification (EIN) No(s), (if any): N/A

Joint Debtor Discharge Date: 2/17/15

Address:

3711 Fox Plain Rd.
Corona, CA 92882

It appearing that the debtor is entitled to a discharge, IT IS ORDERED: The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code). SEE THE BACK OF THIS ORDER FOR EXCEPTIONS AND OTHER IMPORTANT INFORMATION.

BY THE COURT,

Dated: February 17, 2015

Kathleen J. Campbell
Clerk of the Court

** Set forth all names, including trade names, used by the debtor(s) within the last 8 years. For joint debtors, set forth the last four digits of both social-security numbers or individual taxpayer-identification numbers.*

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court, under section 523 of the Bankruptcy Code or other applicable law, specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.